Listing of All Claims:

1. (Currently amended) A user authentication system comprising:

an authentication client for requesting authentication of a subject;

a [[user]]client interface to receive the authentication request from the authentication client;

multiple independently operated databases, each database storing information associated with the subject, the associated information being accessible only through predefined queries to identify the subject; and

a verification engine for facilitating authentication of the subject by receiving the authentication request, selecting one or more of the predefined queries, presenting the one or more selected queries to the subject via the authenticating client, receiving from the subject an answer to each of the one or more selected queries, and presenting the answer to the multiple independently operated databases for a validation response.

2. (Original) The system of claim 1 wherein the associated information in the multiple independently operated databases includes out-of-wallet data identifying the subject.

3. (Original) The system of claim 1 further comprising a personal information database coupled to the verification engine, the personal information database containing in-wallet data identifying the subject.

4. (Original) An authentication system comprising:

an authentication client for desiring authentication of an authentication subject;

a plurality of independent database systems storing information identifying the authentication subject, the identifying information being accessible through predefined queries; and

a verification engine to receive from the authentication subject, via the authentication client, an answer to each of the predefined queries, to obtain from each of the plurality of independent database systems a corresponding authentication confidence for each answer, and to combine the corresponding authentication confidence for each answer into a combined authentication confidence.

5. (Original) A user authorization method comprising the steps of:

presenting to an authentication subject one or more predefined queries from each of multiple independent databases of identifying information;

receiving from the authentication subject an answer to each of the selected queries;

presenting each answer to at least one of the multiple independent databases that has corresponding identifying information;

obtaining from the multiple independent databases an authentication confidence level for each answer; and

combining the authentication confidence level for each answer into a combined confidence level for authenticating the authentication subject.

6. (New) A method of authenticating the putative identity of a subject who is an individual, the method comprising the steps of:

providing a database interface for interacting with an independent, remote, third-party database without storing any significant portion of the third-party database locally, and wherein the interaction is limited to submitting a query among a predetermined set of permitted types of queries, and receiving from the third-party database a response to the permitted query;

receiving identifying information associated with the subject to authenticate his identity, the received identifying information including at least one item of information sufficient to form one of the permitted types of queries;

forming a permitted type of query based on the received identifying information;

transmitting the formed query to the remote, third-party database; and

receiving a response from the remote, third-party database wherein the database interface does not otherwise provide access to the remote, third-party database, so that privacy of the remote, third-party database content remains under control of its owner.

7. (New) A method of authenticating the putative identity of a subject according to claim 6 and wherein said permitted types of queries are defined in advance by agreement with an owner of the independent, remote, third-party database.

8. (New) A method of authenticating the putative identity of a subject according to claim 6 and wherein said receiving the identifying information associated with the subject transpires in a live interaction with the subject in person.

9. (New) A method of authenticating the putative identity of a subject according to claim 6 and wherein receiving the identifying information associated with the subject is through a computer network.

10. (New) A method of authenticating the putative identity of a subject according to claim 9 including receiving the identifying information associated with the subject via the Internet.

11. (New) A method of authenticating the putative identity of a subject according to claim 6 and wherein the database interface enables interaction with multiple independent, remote, third-party databases without storing any significant portion of any of said databases locally, so that privacy of the remote, third-party database contents remain under control of their respective owners.

12. (New) A method of authenticating the putative identity of a subject according to claim 11 including receiving responses from a plurality of the remote, third-party databases and assembling the responses from the multiple databases to form a result.

13. (New) A method of authenticating the putative identity of a subject according to claim 6 and wherein the associated identifying information in the database includes out-of-wallet data associated with the subject.

14. (New) A method of authenticating the putative identity of a subject according to claim 6 including:

presenting a predetermined question to the subject;

receiving an answer to the question; and

forming the database query responsive to the answer received.

15. (New) A method of authenticating the putative identity of a subject according to claim 14 including:

forming a second question responsive to the response from the remote, third-party database;

presenting the second question to the subject; and

forming another database query responsive to the answer to the second question.